

Certificate Number: 12433-PAE-DE-027325471

Bankruptcy Case Number: 12-12377



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 22, 2016, at 12:14 o'clock PM EDT, Betty Fulford completed a course on personal financial management given by telephone by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: April 22, 2016 By: /s/Candace Jones

Name: Candace Jones

Title: Counselor